

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Edward Philips  
Jacquie Helen Philips  
Debtors

Case No. 25-01101-MJC  
Chapter 7

District/off: 0314-5  
Date Rcvd: Apr 23, 2025

User: AutoDocke  
Form ID: 309A

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:**

Recip ID	Recipient Name and Address
db/jdb 5705915	+ James Edward Philips, Jacquie Helen Philips, 41 Havana St, Carbondale, PA 18407-2709 + HCG Consumer Credit II Trust, 133 Fayetteville Street # 300, Raleigh, NC 27601-2908

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text:	Date/Time	Recipient Name and Address
aty	usbkct@bankruptcypa.com	Apr 23 2025 18:46:00	Carlo Sabatini, Sabatini Law Firm, LLC, 216 N. Blakely St., Dunmore, PA 18512
tr	+ Email/Text: lawrencegfrank@gmail.com	Apr 23 2025 18:46:00	Lawrence G. Frank, (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621
ust	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	Apr 23 2025 18:46:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5705898	^ MEBN	Apr 23 2025 18:45:08	ADT, 452 Sable Blvd Unit G, Aurora, CO 80011-0813
5705899	EDI: GMACFS.COM	Apr 23 2025 22:47:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
5705900	+ Email/Text: bk@avant.com	Apr 23 2025 18:46:00	Avant LLC/Webbank, 222 W Merchandise Mart Plz 900, Chicago, IL 60654-1105
5705901	EDI: Q3GTBI	Apr 23 2025 22:47:00	Bureaus Investment Group Portfolio No.15, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
5705907	Email/Text: BKBCNMAIL@carringtonms.com	Apr 23 2025 18:46:00	Carrington Mortgage Services, PO Box 54285, Irvine, CA 92619-4285
5705911	Email/Text: skeller@crossriver.com	Apr 23 2025 18:46:00	Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666-4505
5705902	+ EDI: CAPITALONE.COM	Apr 23 2025 22:47:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5705904	EDI: CAPITALONE.COM	Apr 23 2025 22:47:00	Capital One Bank (USA), N.A., 4851 Cox Rd, Glen Allen, VA 23060-6293
5705905	+ EDI: CAPITALONE.COM	Apr 23 2025 22:47:00	Capital One Bank N.A., PO Box 31293, Salt Lake City, UT 84131-0293
5705906	+ EDI: CAPITALONE.COM	Apr 23 2025 22:47:00	Capital One/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
5705908	EDI: WFNNB.COM	Apr 23 2025 22:47:00	Comenity Capital/Haband, PO Box 182120, Columbus, OH 43218-2120

5705909	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 23 2025 18:56:59	Credit One Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
5705910	Email/PDF: creditonebknotifications@resurgent.com	Apr 23 2025 18:56:56	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5705913	EDI: DISCOVER	Apr 23 2025 22:47:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
5705912	EDI: DISCOVER	Apr 23 2025 22:47:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5705916	^ MEBN	Apr 23 2025 18:44:59	InDebted USA, Inc, PO Box 1201, Farmington, MO 63640-4128
5705917	EDI: JEFFERSONCAP.COM	Apr 23 2025 22:47:00	Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
5705918	EDI: JPMORGANCHASE	Apr 23 2025 22:47:00	JPMorgan Chase Bank, PO Box 15369, Wilmington, DE 19850-5369
5705919	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2025 18:56:52	LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269
5705920	Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2025 18:56:59	LVNV Funding LLC, 55 Beattie Pl, Greenville, SC 29601-2165
5705921	Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2025 18:46:00	Midland Credit Management Inc, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
5705923	EDI: PRA.COM	Apr 23 2025 22:47:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
5705924	^ MEBN	Apr 23 2025 18:45:05	PPL Electric Customer Services, 827 Hausman Rd, Allentown, PA 18104-9392
5705922	^ MEBN	Apr 23 2025 18:45:11	Patenaude & Felix, A.P.C, 2400 Ansys Dr Ste 402B, Canonsburg, PA 15317-0403
5705925	Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2025 18:56:56	Resurgent Acquisitions LLC, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
5705926	EDI: WTRRNBNK.COM	Apr 23 2025 22:47:00	TD Bank USA/Target C, 7000 Target Parkway N, Brooklyn Park, MN 55445-4301
5705914	EDI: USBANKARS.COM	Apr 23 2025 22:47:00	Elan Financial Services, PO Box 108, Saint Louis, MO 63166-1010
5705927	+ EDI: LCIUPSTART	Apr 23 2025 22:47:00	Upstart Network Inc., 2950 South Delaware St., San Mateo, CA 94403-2580
5705928	+ EDI: LCIUPSTART	Apr 23 2025 22:47:00	Upstart Network Inc., PO Box 61203, Palo Alto, CA 94306-6203

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5705930	*+	ADT, 452 Sable Blvd Unit G, Aurora, CO 80011-0813
5705931	*	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
5705932	*+	Avant LLC/Webbank, 222 W Merchandise Mart Plz 900, Chicago, IL 60654-1105
5705933	*	Bureaus Investment Group Portfolio No.15, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
5705939	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, Carrington Mortgage Services, PO Box 54285, Irvine, CA 92619-4285
5705943	*P++	CROSS RIVER BANK, 2115 LINWOOD AVENUE, FORT LEE NJ 07024-5041, address filed with court:, Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666-4505
5705934	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5705903	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

5705935	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
5705936	*	Capital One Bank (USA), N.A., 4851 Cox Rd, Glen Allen, VA 23060-6293
5705937	*+	Capital One Bank N.A., PO Box 31293, Salt Lake City, UT 84131-0293
5705938	*+	Capital One/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
5705940	*	Comenity Capital/Haband, PO Box 182120, Columbus, OH 43218-2120
5705941	*+	Credit One Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
5705942	*	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5705945	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
5705944	*	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
5705947	*+	HCG Consumer Credit II Trust, 133 Fayetteville Street # 300, Raleigh, NC 27601-2908
5705948	*	InDebted USA, Inc, PO Box 1201, Farmington, MO 63640-4128
5705949	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
5705950	*	JPMorgan Chase Bank, PO Box 15369, Wilmington, DE 19850-5369
5705951	*+	LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269
5705952	*	LVNV Funding LLC, 55 Beattie Pl, Greenville, SC 29601-2165
5705953	*	Midland Credit Management Inc, 320 E Big Beaver Rd Ste 300, Troy, MI 48083-1271
5705955	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
5705956	*	PPL Electric Customer Services, 827 Hausman Rd, Allentown, PA 18104-9392
5705954	*	Patenaude & Felix, A.P.C, 2400 Ansys Dr Ste 402B, Canonsburg, PA 15317-0403
5705957	*	Resurgent Acquisitions LLC, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
5705958	*	TD Bank USA/Target C, 7000 Target Parkway N, Brooklyn Park, MN 55445-4301
5705946	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, Elan Financial Services, PO Box 108, Saint Louis, MO 63166-1010
5705959	*+	Upstart Network Inc., 2950 South Delaware St., San Mateo, CA 94403-2580
5705960	*+	Upstart Network Inc., PO Box 61203, Palo Alto, CA 94306-6203

TOTAL: 0 Undeliverable, 32 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 25, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

Name	Email Address
Carlo Sabatini	on behalf of Debtor 2 Jacquie Helen Philips usbkct@bankruptcypa.com kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;sabatin.i.carlob107053@notify-prod.bestcase.com
Carlo Sabatini	on behalf of Debtor 1 James Edward Philips usbkct@bankruptcypa.com kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;sabatin.i.carlob107053@notify-prod.bestcase.com
Lawrence G. Frank	lawrencegfrank@gmail.com PA39@ecfcbis.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-5

Date Rcvd: Apr 23, 2025

TOTAL: 4

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**Information to identify the case:**

Debtor 1:	<b>James Edward Philips</b>	Social Security number or ITIN: xxx-xx-3710
	First Name    Middle Name    Last Name	EIN: -----
Debtor 2:	<b>Jacquie Helen Philips</b>	Social Security number or ITIN: xxx-xx-9707
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN: -----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter:    7    4/22/25
Case number:	<b>5:25-bk-01101-MJC</b>	

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	James Edward Philips	Jacquie Helen Philips
<b>2. All other names used in the last 8 years</b>	aka James E Philips, aka Jim Philips, aka Jimmy Philips, aka James Philips	aka Jacquie H Philips, aka Jackie Philips
<b>3. Address</b>	41 Havana St Carbondale, PA 18407	41 Havana St Carbondale, PA 18407
<b>4. Debtor's attorney</b> Name and address	Carlo Sabatini Sabatini Law Firm, LLC 216 N. Blakely St. Dunmore, PA 18512	Contact phone 570-341-9000  Email: <a href="mailto:usbkct@bankruptcypa.com">usbkct@bankruptcypa.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lawrence G. Frank (Trustee) 100 Aspen Drive Dillsburg, PA 17019	Contact phone 717 234-7455  Email: <a href="mailto:lawrencegfrank@gmail.com">lawrencegfrank@gmail.com</a>

**For more information, see page 2 >**

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page  
1

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: 4/23/25
<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  <b>*Valid photo ID and proof of Social Security number are required*</b>	<b>Date:</b> May 21, 2025 at 10:45 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  For additional information use the QR code or visit: <a href="https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom">https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom</a>  The Court does not endorse or exercise any responsibility of the content at this link.	<b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 231 131 9730, Click on Join using passcode 5378651079, or call 1-267-552-4686
		
<b>8. Presumption of abuse</b> If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 7/20/25
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b> Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	